

In re:  
James R. Huber, Jr.  
Jennifer L. Rothenberger  
Debtors

Case No. 16-13498-pmm  
Chapter 13

District/off: 0313-4  
Date Rcvd: Aug 20, 2021

User: admin  
Form ID: 3180W

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Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ James R. Huber, Jr., Jennifer L. Rothenberger, 610 Anne Dr., Wernerville, PA 19565-1022
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13812532	+ Ford Motor Credit Company, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601
13782928	+ Reading Health Systems C/O Convergent HC Rec., Convergent Healthcare Recoveries Inc., P.O. Box 1289, Peoria, IL 61654-1289
13728749	+ Riverfront Federal Credit Union, 430 S. Fourth St., Reading, PA 19602-2698
13779495	+ St Joseph Medical Center/Reading, MSCB, Inc., PO Box 1567, Paris, TN 38242-1567

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 20 2021 23:29:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13783851	EDI: AIS.COM	Aug 21 2021 03:33:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
13812617	EDI: CAPITALONE.COM	Aug 21 2021 03:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13792387	Email/PDF: resurgentbknotifications@resurgent.com	Aug 20 2021 23:37:14	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13739590	Email/Text: camanagement@mtb.com	Aug 20 2021 23:29:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
13789568	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 20 2021 23:37:14	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
13794590	EDI: PRA.COM	Aug 21 2021 03:33:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13734260	+ EDI: PENNDEPTREV	Aug 21 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
13734260	+ Email/Text: RVSCBCNOTICE1@state.pa.us	Aug 20 2021 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
13754477	EDI: Q3G.COM	Aug 21 2021 03:33:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13729783	EDI: Q3G.COM		

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Aug 21 2021 03:33:00      Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788

13779869

EDI: WFFC.COM

Aug 21 2021 03:33:00      Wells Fargo Financial National Bank, Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 22, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2021 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank NA andrew.spivack@brockandscott.com, wbefcf@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com
EDEN R. BUCHER	on behalf of Creditor Riverfront Federal Credit Union ebucher@leisawitzheller.com medwards@leisawitzheller.com
JEROME B. BLANK	on behalf of Creditor Wells Fargo Bank NA paeb@fedphe.com
JOHN J. DIBERNARDINO	on behalf of Joint Debtor Jennifer L. Rothenberger diberlaw@ptd.net diberlaw@gmail.com
JOHN J. DIBERNARDINO	on behalf of Debtor James R. Huber Jr. diberlaw@ptd.net, diberlaw@gmail.com
JOSEPH ANGELO DESOYEE	on behalf of Creditor Wells Fargo Bank NA paeb@fedphe.com
JOSHUA I. GOLDMAN	on behalf of Creditor Lakeview Loan Servicing LLC Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com ecf_frpa@trustee13.com
MATTEO SAMUEL WEINER	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com

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REBECCA ANN SOLARZ

on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com

ROLANDO RAMOS-CARDONA

on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

THOMAS I. PULEO

on behalf of Creditor Lakeview Loan Servicing LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 15

**Information to identify the case:**

Debtor 1	James R. Huber Jr.	Social Security number or ITIN xxx-xx-2382
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Jennifer L. Rothenberger	Social Security number or ITIN xxx-xx-0094
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 16-13498-pmm		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James R. Huber Jr.

Jennifer L. Rothenberger

8/19/21

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**